

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Kozie Holland-Small Vaughan

S.S. No.: xxx-xx-7080

Mailing Address: PO Box 1147, Durham, NC 27702-

Case No. 11-80733

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on May 3, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 25, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/12/11

Lastname-SS#: Vaughan-7080

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

	Creditor Name	Sch D #	Description of Collateral
Retain	SECU	3	Auto Loan
	Durham Co. Tax	2	Real Property Tax

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See t)
				**
				**
				**
				**
				**
	Beneficial	1	\$932	**
				**
				**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Retain	Beneficial	1	\$922	N/A	n/a	\$922.00	land, home
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS - FMV

	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Retain				5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS - 100%

	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Retain				5.00			
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,087** per month for **36** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **18.78** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Dorian Small
511 Reynolds Avenue
Durham, NC 27707

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Beneficial
Post Box 3425
Buffalo, NY 14240-9733

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Beneficial**
Post Office Box 3425
Buffalo, NY 14240-9733

FIA Card Services**
Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Capital One Bank**
Post Office Box 30285
Salt Lake City, UT 84130-0285

Firstsource Advantage, LLC
205 Bryant Woods South
Amherst, NY 14228

Experian
P.O. Box 2002
Allen, TX 75013-2002

Care Credit***
c/o GE Money Bank Bankruptcy Dept.
Post Office Box 103106
Roswell, GA 30076

HSBC ***
Cardmember Services
PO Box 5250
Card Stream, IL 60197-5250

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Chase **
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Cit BK/DFS
One Dell Way
Bldg B
Round Rock, TX 78682

JPMC
3900 Westerre Parkway
Suite 301
Henrico, VA 23233

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

North Carolina Department of Rev
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Darien Small
511 Reynolds Avenue
Durham, NC 27707

North Carolina Department of Rev
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Regional Adjustment Bureau, Inc.
Post Office Box 34111
Memphis, TN 38184-0111

Sam's ClubGEMB**
Attn: Bankruptcy Dept..
PO Box 103104
Roswell, GA 30076-3104

State Employees Credit Union ***
Attn: Bankruptcy Department
Attn: Managing Agent
PO Box 25279
Raleigh, NC 27611

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Tony R. Vaughan
Durham, NC

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858